

PUBLIC DISCLOSURE ON LIQUIDITY RISK (As on 31/12/2023)

(i) Funding Concentration based on significant counterparty (both deposits and borrowings):

Sr. No.	Number of Significant Counterparties	Amount (Rs. crore)	% Of Total deposits	% Of Total Liabilities
1	18	13,965.67	NA	65.08%

Muthoot Fincorp Limited does not accept Deposits.

(ii) Top 20 large deposits (amount in Rs. crore and % of total deposits):

Sr. No.	Party	Amount	% Of Total Borrowings
NA	NA	NA	NA

Muthoot Fincorp Limited does not accept Deposits.

(iii) Top 10 borrowings (amount in Rs. crore and % of total borrowings):

Sr. No.	Party	Amount (Rs. Crore)	% Of Total Borrowings
1	STATE BANK OF INDIA	2,779.52	14.31%
2	PUNJAB NATIONAL BANK (Oriental Bank of Commerce)	1,754.31	9.03%
3	UNION BANK	1,750.00	9.01%
4	CANARA BANK	1,011.59	5.21%
5	INDIAN BANK	937.26	4.82%
6	BANK OF MAHARASHTRA	742.94	3.82%
7	UCO BANK	659.98	3.40%
8	INDUS IND BANK	545.00	2.81%
9	BANK OF INDIA	500.00	2.57%
10	AXIS BANK	495.71	2.55%

(iv) Funding Concentration based on significant instrument/products

Sr. No.	Name of the instrument/product	Amount (Rs. crore)	% Of Total Liabilities
1	Working Capital Demand Loan	7,826.64	36.47%

2	Working Capital (Term) Loan	6,580.27	30.66%
3	Secured NCD	2,771.24	12.91%
4	Subordinated Debt	1,554.64	7.24%
5	Perpetual Debt Instrument	674.80	3.14%
6	Commercial papers	20.00	0.09%

(v) Stock Ratios

- (a) Commercial papers as a % of total public funds, total liabilities, and total assets:

a)	Total Public Funds	0.10%
b)	Total Liabilities	0.09%
c)	Total Assets	0.08%

- (b) Non-convertible debentures (original maturity of less than one year) as a % of total public funds, total liabilities, and total assets:

a)	Total Public Funds	3.51%
b)	Total Liabilities	3.17%
c)	Total Assets	2.64%

- (c) Other short-term liabilities, if any as a % of total public funds, total liabilities, and total assets

a)	Total Public Funds	58.74%
b)	Total Liabilities	53.18%
c)	Total Assets	44.19%

(vi) Institutional set-up for liquidity risk management –

*The **Asset - Liability Committee (ALCO)** constituted by the Board is responsible for ensuring proper liquidity risk management and adherence to the limits set by the regulator and the Board as well as for deciding the business strategy of the company (on the assets and liabilities sides) in line with the company's budget and decided risk management objectives. The following are the members of ALCO:*

1. Managing Director: Chairman
2. Executive Director cum CFO
3. Chief Executive Officer
4. Chief Risk Officer
5. Sr. VP – Finance and Accounts
6. Head – Treasury
7. Head Internal Audit & Quality Assurance

The ALM Support Groups are responsible for analysing, monitoring and reporting the risk profiles to the ALCO. The company also prepares forecasts (simulations) showing the effects of various possible changes in market conditions related to the balance sheet and recommend the action needed to adhere to limits prescribed by the regulator as well as Company's internal limits with regard to liquidity risks. ALCO meets once every month or as and when required and review the position of liquidity and other market risks. Breaches or critical issues are put up to the risk management committee of the board.

(vii) Disclosure on Liquidity Coverage Ratio as on 31/12/2023*(Rs. in crores)*

Particulars	As on Dec 31, 2023	
	Total Unweighted Value	Total Weighted Value
High Quality Liquid Assets		
Total High Quality Liquid Assets (HQLA)	983.00	983.00
Cash Outflows		
Deposits (for deposit taking companies)	-	-
Unsecured wholesale funding	624.92	71.87
Secured wholesale funding	316.00	363.40
Additional requirements, of which:	-	-
<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-
<i>Outflows related to loss of funding on debt products</i>	-	-
<i>Credit and liquidity facilities</i>	1,740.28	2,001.32
Other contractual funding obligations	101.25	116.43
Other contingent funding obligations	-	-
TOTAL CASH OUTFLOWS	2,220.02	2,553.02
Cash Inflows		
Secured funding	586.58	439.93
Inflows from performing exposures	3,190.80	2,393.10
Other cash inflows	117.83	88.38
TOTAL CASH INFLOWS	3,895.21	2,921.41
TOTAL HQLA		983.00
TOTAL NET CASH OUTFLOWS (Weighted value of Total Cash Outflows - Minimum of (Weighted value of Total Cash Inflows, 75% of Weighted value of Total Cash Outflows))		638.25
LIQUIDITY COVERAGE RATIO (%)		154.01%

**HQLA consist of Cash Balance and CA Balance with Banks.

Weighted values are calculated at 115% of out flow and 75% of Inflow of Unweighted value.